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To: U.S. Patent and Trademark Office
From: Raymond A. Joao, Esq.
Date: February 14, 2005
Fax No.: 1-703-872-9306
Re: U.S. PATENT APPLICATION SERIAL NO. 09/391,335
No. Pages: 3 (including cover)

**Re: RESPONSE TO ELECTION REQUIREMENT - U.S. PATENT
APPLICATION SERIAL NO. 09/391,335**

To Whom It May Concern:

Please find transmitted herewith a RESPONSE TO ELECTION
REQUIREMENT in the above-identified application.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 703-872-9306 on February 14, 2005.


Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : A. KALINOWSKI
GROUP : 3626

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO ELECTION REQUIREMENT

Sir:

This is a Response to Election Requirement in response to the Election Requirement, mailed February 8, 2005, in the above-identified application. Entry of this Response to Election Requirement is respectfully requested.

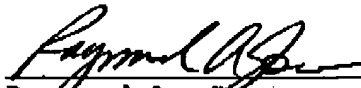
With regard to the Examiner's election requirement regarding Claims 544, 601, 658, 659, and 660, which the

Examiner asserts "are directed to different species of the generic feature of wherein the employee benefits information comprises", Applicant hereby elects the species of Claim 544 and Claims 545-600, which Claims 545-600 depend either directly or indirectly from Claim 544, for prosecution on the merits.

With regard to the Examiner's election requirement regarding Claims 661, 709, 710, and 759, which the Examiner asserts "are directed to different species of the generic feature of wherein the employee benefits account includes", Applicant hereby elects the species of Claim 661 and Claims 662-708, which Claims 662-708 depend either directly or indirectly from Claim 661, for prosecution on the merits.

Entry of this Response to Election Requirement is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

February 14, 2005
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